

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 16-22315-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carmen Oyola  
fka Carmen Santos  
16 Timberline Drive  
Tuckerton, NJ 08087

Social Security No.:  
xxx-xx-5034

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on August 15, 2017.

On August 11, 2019 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Michael B. Kaplan on:

Date: September 11, 2019  
Time: 10:00 AM  
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: August 12, 2019  
JAN:

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Carmen Oyola  
 Debtor

Case No. 16-22315-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 185

Page 1 of 2  
 Total Noticed: 57

Date Rcvd: Aug 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2019.

db +Carmen Oyola, 16 Timberline Drive, Tuckerton, NJ 08087-3054  
 cr +Liberty Savings Federal Credit Union, McKenna DuPont Higgins & Stone, 229 Broad Street,  
 P.O. Box 610, Red Bank, NJ 07701-0610  
 cr +Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto, 1451 Thomas Langston Rd.,  
 Winterville, NC 28590-8872  
 516257057 +Alert Ambulance Service, PO Box 192, Brick, NJ 08723-0192  
 516257058 +Allen Chern, LLC, 79 West Monroe Street, 5th Floor, Chicago, IL 60603-4901  
 516257060 Bank of America, PO Box 31785, Tampa, FL 33631-3785  
 516257061 +Barclays Bank Delaware, 125 S. West Street, Wilmington, DE 19801-5014  
 516257062 +Basepointe\_HM, 3225 North Star Circle, Louisville, TN 37777-5059  
 516257064 Boscov's, PO Box 30257, Salt Lake City, UT 84130-0257  
 516418656 Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 516257066 Community Surgical Supply, PO box 4686, Toms River, NJ 08754-4686  
 516257067 +Cooper Nuerosurgery, 3 Cooper Plaza #104, Camden, NJ 08103-1407  
 516257068 +Express Scripts, 8931 Springdale Avenue, Suite A, Saint Louis, MO 63134-4827  
 516257069 +Fabian Oyola, 2012 Highway 35, Spring Lake, NJ 07762-2545  
 516257071 Jersey Shore Pain Management, PO Boc 95000-4060, Philadelphia, PA 19195-0001  
 516257073 +Liberty Savings FCU, 666 Newark Avenue, Jersey City, NJ 07306-2398  
 516257074 M&T Bank, PO Box 619063, Dallas, TX 75261-9063  
 516257075 +Maxwell Funeral Home, 160 Mathistown Road, Tuckerton, NJ 08087-1298  
 516257077 Millville Rescue Squad, 600 Cedar Street, Millville, NJ 08332-9415  
 516257078 +Monmouth Ocean Hospital Service Corp., 4806 McGill Road, Suite 3, Neptune, NJ 07753-6926  
 516390563 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, ATTN: Bankruptcy Department,  
 P.O. Box 619096, Dallas, TX 75261-9741)  
 516257081 NJ Acute Care Specialists, 1140 Rt. 72 W, Manahawkin, NJ 08050-2412  
 516257079 +National Loan Review, 6 Hutton Centre Drive, Santa Ana, CA 92707-5745  
 516257080 +Nationstar, PO Box 619094, Dallas, TX 75261-9094  
 516257082 +Noemi Oyola, 16 Timberline Drive, Tuckerton, NJ 08087-3054  
 516257083 Northern Monmouth CNT Med Assoc., PO Box 416693, Boston, MA 02241-6693  
 516257084 +Northland Group, PO Box 390846, Minneapolis, MN 55439-0846  
 516257085 Ocean Home Health, PO Box 71413, Philadelphia, PA 19176-1413  
 516257087 +Parker McCay, 9000 Midlantic Drive, Suite 300, Mount Laurel, NJ 08054-1539  
 516257088 QAR, PO Box 239, Gibbstown, NJ 08026-0239  
 516257089 +Quality Medical Transport, PO Box 320, Bayville, NJ 08721-0429  
 516257091 +St. Mary's R.C. Cemetery, PO Box 609, Barnegat, NJ 08005-0609  
 516257092 Target Corporate Services, Inc., 3501 West 53rd Street, Sioux Falls, SD 57106-4216  
 516257094 +Trans Continental, PO Box 555, White Plains, NY 10603-0555  
 516257095 U. S. Attorney General, 950 Pennsylvania Avenue, Washington, DC 20530-0009  
 516257096 U.S. Attorney, 930 Broad Street, Newark, NJ 07102  
 516274912 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services, PO Box 19657,  
 Irvine, CA 92623-9657  
 516257098 Wells Fargo Dealer Services, Correspondence-MACT9017-026, PO Box 168048,  
 Irving, TX 75016-8048  
 516257099 +Youth Fountain LLC, 501 Iron Bridge Road, Suite 9, Freehold, NJ 07728-5305

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 12 2019 23:44:53 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 12 2019 23:44:51 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516257059 +E-mail/Text: ally@ebn.phinsolutions.com Aug 12 2019 23:44:02 Ally, PO Box 380901,  
 Minneapolis, MN 55438-0901  
 516288288 E-mail/Text: ally@ebn.phinsolutions.com Aug 12 2019 23:44:02 Ally Financial,  
 PO Box 130424, Roseville MN 55113-0004  
 516257063 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 12 2019 23:44:33 Boscov's,  
 Comenity Bank Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043  
 516257065 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 12 2019 23:48:40 Capital One,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 516257070 E-mail/Text: cio.bncmail@irs.gov Aug 12 2019 23:44:15 Dept. of the Treasury,  
 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
 516257072 +E-mail/Text: bncnotices@becket-lee.com Aug 12 2019 23:44:05 Kohl's, PO Box 3043,  
 Milwaukee, WI 53201-3043  
 516398735 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 12 2019 23:44:51 MIDLAND FUNDING LLC,  
 PO Box 2011, Warren, MI 48090-2011  
 516257076 E-mail/Text: Meridianbankruptcy@hackensackmeridian.org Aug 12 2019 23:45:24 Meridian Health,  
 PO Box 399, Neptune, NJ 07754-0399  
 517104729 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 12 2019 23:48:43  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
 517104730 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 12 2019 23:48:13  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541,  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
 516492278 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 12 2019 23:47:48  
 Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541

District/off: 0312-3

User: admin  
Form ID: 185

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Total Noticed: 57

Date Rcvd: Aug 12, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516390650 E-mail/Text: bnc-quantum@quantum3group.com Aug 12 2019 23:44:45  
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,  
Kirkland, WA 98083-0788  
516257090 +E-mail/Text: SOMCbankruptcy@hackensackmeridian.org Aug 12 2019 23:45:24  
Southern Ocean Medical Center, 1140 Rt. 72 W., Manahawkin, NJ 08050-2412  
516481570 +E-mail/Text: bncmail@w-legal.com Aug 12 2019 23:45:03 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
516257093 E-mail/PDF: gecsed@recoverycorp.com Aug 12 2019 23:47:39 TJ Maxx, Synchrony Bank,  
PO Box 965060, Orlando, FL 32896-5060  
516257097 E-mail/PDF: gecsed@recoverycorp.com Aug 12 2019 23:48:04 Walmart/Synchrony Bank,  
Bankruptcy Department, PO box 965060, Orlando, FL 32896-5060

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516399272\* Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services, PO Box 19657,  
Irvine, CA 92623-9657  
516257086 ##+Ovation Credit Services, 9310 Old Kings Road, South, Suite 404,  
Jacksonville, FL 32257-8103

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 14, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on August 12, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto  
ecfmail@mortoncraig.com, mortoncraigecef@gmail.com  
Melissa N. Licker on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
NJ\_ECF\_Notices@mccalla.com  
Michael R. DuPont on behalf of Creditor Liberty Savings Federal Credit Union  
dupont@redbanklaw.com, dana@redbanklaw.com  
Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC rsolarz@kmlawgroup.com  
Thomas J Orr on behalf of Debtor Carmen Oyola tom@torrlaw.com,  
xerna@aol.com; orrrtr87054@notify.bestcase.com

TOTAL: 8